

PATENT APPLICATION 6476/53629

02. 27.0

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Pruitt

Serial No.: 10/037,563

Filed: 12/21/2001

Title: Portfolio Management System

Attorney Docket No.: 6476/53629

Commissioner for Patents Washington, D.C. 20231

Group Art Unit: 2164

RECEIVED

Examiner: FEB 2 2 2002

Technology Center 2100

## INFORMATION DISCLOSURE STATEMENT

Dear Sir:

X

This Information Disclosure Statement is submitted:

under 37 CFR 1.97(b), or

 (Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
 under 37 CFR 1.97(c) together with either a:  Statement under 37 CFR 1.97(e), or  a \$180.00 fee under 37 CFR 1.17(p), or  (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
under 37 CFR 1.97(d) together with a:  Statement under 37 CFR 1.97(e), and a \$180.00 fee set forth in 37 CFR 1.17(p). (Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

X Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

Information Disclosure Statement Atty Dkt 6476/53629

USSN 10/037,563

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: February 8, 2002

Typed Name: Mark J. Spolyar

7: --- -<del>---</del>

Mark James Spolyar

Attorney/Agent for Applicant(s)

Reg. No. 42164

Date: February 8, 2002

Telephone No.: 415-826-7966

Sheet

of

PTO/SB/08A (08-00)

Under the	Paperwork Reduction act 6	)1995,	no persons are required to r		r use through 10/31/2002. OMB 0651-003 fice; U.S. DEPARTMENT OF COMMERC ess it displays a valid OMB control numbe			
Substitute	for form 1449APTO		6/	Compl te if Known				
Jubstitute	HE )	B 15	2002 &	Applicati n Numb r	10/037,563			
INFO	RMATION	ISC	LOSURE	Filing Dat	12/21/2001			
STA	TEMENT BY		<u> BY</u> KANT	First Nam d Inv ntor	Ronald Earl Pruitt			
				Group Art Unit				
(	(use as many sheets	as ned	cessary)	Examiner Name				
Sheet	1	of	2	Attorney Docket Number	6476/53629			

				U.S. PATENT DOCUMEN	TS	
Examiner Initials*	Cite No.1	U.S. Patent I	Document Kind Code <sup>2</sup> (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	_	6,115,697		Gottstein et al.	09-05-2000	
		6,078,904		Rebane	06-20-2000	
		6,018,722		Ray et al.	01-25-2000	
		6,240,399		Frank et al.	05-29-2001	DECEME
		6,161,098		Wallman	12-12-2000	RECEIVEE
		6,154,732		Tarbox	11-28-2000	
		6,052,673		Leon et al.	04-18-2000	FEB 2 2 2002
	<del></del>	6,064,985		Anderson	05-16-2000	
		5,978,778		O'Shaughnessy	11-02-1999	Technology Center 2
		5,819,238		Femholz	10-06-1998	recimience gy content
		6,012,043		Albright et al.	01-04-2000	
	1	6,012,044		Maggioncalda et al.	01-04-2000	
	<del></del>	5,918,217		Maggioncalda et al.	06-29-1999	
		5,819,263		Bromley et al.	10-06-1998	
		5,987,433		Crapo	11-16-1999	
		6,021,397		Jones et al.	02-01-2000	
		5,930,774		Chennault	07-27-1999	
	_					
	<del></del>					
	<b>-</b>					

				FOREIGN	PATENT DOCUMENTS			
			Foreign Patent Doc	ument	Name of Patentee or Applicant of	Date of Publication of	Pages, Columns, Lines, Where Relevant	7
Examiner Initials*	Cite No.1	Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	Ľ.
								+
					-,, ,			+
								┼-
								+
2								
								L
								丄

Examin	Date	
Signatu	Considered	
Signatu	<del></del>	

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

	plus sign (+) Inside this boo		95_perpersons are required	Approv U.S. Patent and Tradema to respond to a collection of information	red for use through 10/3 ark Office; U.S. DEPART on unless it displays a ve	1/2002. (	F COMMI	-0031 ERCE
	t for form 1449B/PT	-	13210		lete if Known	ect		2
		1	50	Application Numb r		I DO	11	
	DRMATION [	dis	CLOSURE	Filing Dat	12/21/2001	<u>g</u>	œ	6
	TEMENT BY			First Named Inventor	Pruitt	C	2 2	
			& TRADEMARK	Group Art Unit		ent	20	V
	(use as many sheets	s as n	ecessary)	Examiner Name		<u></u>	02	
Sheet	2	of	2	Attorney Docket Number	6476/53629			

Sheet 2		Of 2 Auditiey Docker (united of resource in the second of	
OTUCE DEIO	D ADT	NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.	Include name of the author (In CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Τ²
		JEAN L.P. BRUNEL, "Tax-Aware Equity Investing", Association for Investment Management and Research.	
		JEAN L.P. BRUNEL, "Tax-Aware Portfolio Construction," Association for Investment Management and Research.	
		JEAN L.P. BRUNEL, "The Upside-Down World of Tax-Aware Investing," TRUSTS & ESTATES (Feb. 1997).	
			-
			+
			+
			+
			_
Examiner	_ <u></u>	Date Considered	<u></u>

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the Individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231

<sup>&</sup>lt;sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is ettached.